

**AMENDMENT**

Please amend the application as follows:

**In the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (currently amended) A method for managing financial resources in an automated fashion comprising:

establishing a plurality of virtual financial accounts overlaid upon at least one actual

financial account, wherein each virtual financial account is capable of being

overlaid upon multiple actual financial accounts and wherein multiple virtual

financial accounts may be overlaid upon one actual financial account;

allocating a given amount of funding for each of the plurality of virtual financial accounts

from each of the actual financial accounts upon which each virtual financial

account is overlaid;

allocating a transaction ~~transactions to an~~ a virtual financial account selected from the

plurality of virtual financial accounts, the transaction corresponding to a debit

from or credit to at least one of the actual financial accounts upon which the

virtual financial account selected is overlaid; and

debiting or crediting the allocated fund amount according to the transaction allocated to

the particular virtual financial account and from the at least one corresponding

actual financial account.

2. (original) The method according to claim 1, further comprising the step of determining a balance with each of the plurality of virtual financial accounts.

3. (currently amended) The method according to claim 2, further comprising the step of displaying the balance of ~~an~~ a virtual financial account after transaction allocation and debit or credit of the transaction.

4. (original) The method according to claim 1, further comprising the step of distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

5. (original) The method according to claim 1, further comprising the step of displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

6. (currently amended) A method for managing financial resources in an automated fashion comprising:

establishing a plurality of virtual financial accounts overlaid on actual accounts, wherein multiple virtual accounts may be overlaid upon a single actual account and wherein a single virtual account may be overlaid upon multiple actual accounts;

allocating a given amount of funding for each of the plurality of virtual accounts from each of the actual accounts upon which each virtual account is overlaid; and

allocating transactions in real time to the appropriate virtual accounts so that individuals in remote locations may view the accounts and coordinate purchases.

7. (original) The method according to claim 6, further comprising the step of determining a balance with each of the plurality of virtual financial accounts.

8. (currently amended) The method according to claim 7, further comprising the step of displaying the balance of ~~an~~ a virtual account after transaction allocation and debit or credit of the transaction.

9. (original) The method according to claim 6, further comprising the step of distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

10. (original) The method according to claim 6, further comprising the step of displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

11. (currently amended) An apparatus used to manage financial resources in an automated fashion comprising:

means for establishing a plurality of virtual financial accounts overlaid upon at least one

actual financial account, wherein each virtual financial account is capable of being overlaid upon multiple actual financial accounts and wherein multiple virtual financial accounts may be overlaid upon one actual financial account;

means for allocating a given amount of funding for each of the plurality of virtual financial accounts from each of the actual financial accounts upon which each virtual financial account is overlaid;

means for allocating a transaction transactions to an-a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts upon which the virtual financial account selected is overlaid; and

means for debiting or crediting the allocated fund amount according to the transaction allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

12. (original) The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13. (currently amended) The apparatus according to claim 12, further comprising means for displaying the balance of ~~an~~ a virtual financial account after transaction allocation.

14. (original) The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15. (original) The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16. (currently amended) An apparatus used to manage financial resources in an automated fashion comprising:

means for establishing a plurality of virtual financial accounts overlaid on actual accounts, wherein multiple virtual accounts may be overlaid upon a single actual account and wherein a single virtual account may be overlaid upon multiple actual accounts;

means for allocating a given amount of funding for each of the plurality of virtual accounts from each of the actual accounts upon which each virtual account is overlaid; and

means for allocating transactions in real time to the appropriate virtual accounts so that individuals in remote locations may view the accounts and coordinate purchases.

17. (original) The apparatus according to claim 16, further comprising means for determining a balance with each of the plurality of virtual financial accounts.

18. (currently amended) The apparatus according to claim 17, further comprising means for displaying the balance of ~~an~~ a virtual account after transaction allocation and debit or credit of the transaction.

19. (original) The apparatus according to claim 16, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

20. (original) The apparatus according to claim 16, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

21. (original) The apparatus according to claim 16, further comprising means, coupled to the transaction allocation means, for accessing remote account information.